AMENDMENTS

IN THE CLAIMS:

Please amend claim 1 and 2 as indicated below. The following is a complete listing of claims and replaces all prior versions and listings of claims in the present application:

- A heat insulating and fire resistant composite material comprising consisting essentially of:
 - (a) a first layer which comprises a surfactant component, surfactant-generated microcells, a gel catalyst component and a binder component; and
 - (b) a second layer comprising a metallic component adhered to the first layer.
- 2. A heat insulating and fire resistant composite material comprising
 - (a) a substrate;
 - (b) a first layer adhered to the substrate to provide a coated substrate, said first layer comprising a surfactant component, surfactant-generated microcells, a gel catalyst component, a filler component comprising clay and a binder component, wherein said binder component bonds the filler material together and to the substrate and wherein said first layer does not bleed through the substrate; and
 - a second layer comprising a metallic component adhered to the coated substrate
- The composite material according to claims 1 or 2 wherein the first layer further comprises a filler component.

Attorney Docket No. 03398.000007

- The composite material according to claim 2 wherein said substrate is planar and said first layer is adhered to one side of the substrate.
- The composite material according to claim 2 wherein said substrate is planar and said first layer is adhered to both sides of the substrate.
- The composite according to claims 4 or 5 wherein said second layer is adhered to one side of said coated substrate.
- The composite according to claims 4 or 5 wherein said second layer is adhered to both sides of said coated substrate.
- The composite material according to claims 1 or 2 further comprising a water repellant material
- The composite material according to claims 1 or 2 further comprising an antifungal material
- The composite material according to claims 1 or 2 further comprising an antibacterial material.
- The composite material according to claims 1 or 2 further comprising a surface friction agent.
- The composite material according to claims 1 or 2 further comprising a flame retardant material.
- 13. The composite material according to claims 1 or 2 further comprising an algaecide.
- 14. The composite material according to claims 1 or 2 further comprising a dye.

Attorney Docket No. 03398.000007

- 15. The composite material according to claims 1 or 2, wherein the metallic component is selected from the group consisting of aluminum or stainless steel.
- 16. The composite material according to claim15 wherein the metallic component is aluminum foil.
- 17. The composite material according to claim 3 wherein the filler comprises clay.